



Order Filed on September 25, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlton@kmlawgroup.com

Attorneys for Movant

Manufacturers and Traders Trust Company also
known as M&T Bank, successor by merger to Hudson
City Savings Bank, FSB

In Re:

Cynthia B. Palmer,

Debtor.

Case No.: 18-12783 KCF

Adv. No.:

Hearing Date: 5/9/18 @10:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 25, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Page 2

Debtor: Cynthia B. Palmer

Case No.: 18-12783 KCF

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Manufacturers and Traders Trust Company also known as M&T Bank, successor by merger to Hudson City Savings Bank, FSB, holder of a mortgage on real property located at 7 Traci Lane, Piscataway, NJ, 08854, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Justin M. Gillman, Esquire, attorney for Debtor, Cynthia B. Palmer, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by the date set forth in the loss mitigation or as may be further extended by an Order Extending Loss Mitigation or an amended plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the loss mitigation order while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall make disbursements on Secured Creditor's claim while the loan modification is pending pursuant to the terms of the plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights with regard to the pre-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Jonathan Goldsmith Cohen
1 Executive Drive
Suite 6
Tinton Falls, NJ 07701

Albert Russo, Trustee
Standing Chapter 13 Trustee
CN 4853
Trenton, NJ 08650-4853

Caryn Aretino
70 Jackson Street
Long Branch, NJ 07740

Joseph Aretino
70 Jackson Street
Long Branch, NJ 07740